

Information to identify the case:

Debtor 1	Donald Gene Winters	Social Security number or ITIN xxx-xx-1118
	First Name Middle Name Last Name	
Debtor 2	Hannah Marie Winters	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-0177
United States Bankruptcy Court Southern District of Ohio		EIN -----
Case number: 3:18-bk-33116 Case Assigned To: Beth A. Buchanan		Date case filed for chapter 7 10/12/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Donald Gene Winters	Hannah Marie Winters
2. All other names used in the last 8 years		
3. Address	227 Ridge Avenue Troy, OH 45373	227 Ridge Avenue Troy, OH 45373
4. Debtor's attorney Name and address	Douglas Andrew Venters 314 W Main Street Troy, OH 45373	Contact phone (937) 339-2627 Email: aventers@millerluring.com
5. Bankruptcy trustee Name and address	David L Mikel 111 S. Plum St. Troy, OH 45373	Contact phone 937-339-7181 Email: ch7trustee@dmikellaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	120 West Third Street Dayton, OH 45402-1819	Hours open 9:00 am – 4:00 pm Monday through Friday Contact phone (937)225-2516 Date: 10/15/18
7. Meeting of creditors	December 10, 2018 at 08:30 AM	Location: Miami County Courthouse, 201 West Main Street, Troy, OH 45373
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	Filing deadline: 2/8/19
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Abandonment	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or requested by the trustee.	

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <https://bankruptcynotices.uscourts.gov>

In re:
Donald Gene Winters
Hannah Marie Winters
Debtors

Case No. 18-33116-bab
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-3

User: williamt
Form ID: 309A

Page 1 of 2
Total Noticed: 46

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db/jdb +Donald Gene Winters, Hannah Marie Winters, 227 Ridge Avenue, Troy, OH 45373-2705
tr +David L Mikel, 111 S. Plum St., Troy, OH 45373-3338
19527249 DSNB/Macys, P.O. Box 8218, Monroe, OH 45050
19527250 +Gary Mitchell, 21098 Alpine Drive, Lawrenceburg, IN 47025-9036
19527251 +J. Trent Snavley, Jr., Attorney at Law, 232 N. Miami Avenue, Sidney, OH 45365-2708
19527252 +Jason McLain, 1500 Port Jefferson Road, Sidney, OH 45365-2059
19527254 Loan Depot, P.O. Box 11733, Newark, NJ 07101-4733
19527255 +Mutual Federal Savings Bank, PO Box 4217, Sidney, OH 45365-4217
19527257 Nelnet Loan Services, 3015 S. Parker Road, Suite 400, Indianapolis, IN 46240
19527260 +Orange Lake /Wilson Resort Finance, 8505 W. Irlo Bronson, Kissimmee, FL 34747-8217
19527261 +PNC Bank/GLHEC, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
19527264 State of Ohio Bureau of Worker's Comp., 330 Spring Street, Columbus, OH 43215
19527276 +US Dept of Education, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
19527277 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054
(address filed with court: Von Maur, 6565 Brady Street, Davenport, IA 52806)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aeventers@millerluring.com Oct 15 2018 19:22:13 Douglas Andrew Venters,
314 W Main Street, Troy, OH 45373
ust E-mail/Text: ustpregion09.cb.ecf@usdoj.gov Oct 15 2018 19:22:51 Asst US Trustee (Day),
Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417
cr +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
19527233 +EDI: AMEREXPRESS.COM Oct 15 2018 23:08:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
19527234 +EDI: TSYS2.COM Oct 15 2018 23:08:00 Barclays Bank Delaware, 125 S West Street,
Wilmington, DE 19801-5014
19527236 EDI: CAPITALONE.COM Oct 15 2018 23:08:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285
19527235 +EDI: CAPITALONE.COM Oct 15 2018 23:08:00 Capital One Bank, 10700 Capital One Way,
Glen Allen, VA 23060-9243
19527237 EDI: CAPITALONE.COM Oct 15 2018 23:08:00 Capital One/Best Buy, P.O. Box 30253,
Salt Lake City, UT 84130-0253
19527238 EDI: CAPITALONE.COM Oct 15 2018 23:08:00 Capital One/Helzberg's Diamond, P.O. Box 30253,
Salt Lake City, UT 84130-0253
19527239 +EDI: CHASE.COM Oct 15 2018 23:08:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
19527241 +EDI: CITICORP.COM Oct 15 2018 23:08:00 Citicards/CBNA, Ibs Cdv Disputes, P.O. Box 6241,
Sioux Falls, SD 57117-6241
19527242 +EDI: WFNNB.COM Oct 15 2018 23:08:00 Comenity Bank/Express, P.O. Box 182789,
Columbus, OH 43218-2789
19527243 +EDI: WFNNB.COM Oct 15 2018 23:08:00 Comenity Bank/Meijer, P.O. Box 182789,
Columbus, OH 43218-2789
19527248 EDI: DISCOVER.COM Oct 15 2018 23:08:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
19527244 +E-mail/Text: electronicbkydocs@nelnet.net Oct 15 2018 19:23:09 Dept of Education/NelNet,
121 S. 13th Street, Lincoln, NE 68508-1904
19527253 +EDI: CBSKOHLS.COM Oct 15 2018 23:08:00 Kohls/Capital One, P.O. Box 3115,
Milwaukee, WI 53201-3115
19527256 +EDI: NAVIENTFKASMSERV.COM Oct 15 2018 23:08:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
19527259 +EDI: AGFINANCE.COM Oct 15 2018 23:08:00 OneMain Financial, P.O. Box 1010,
Evansville, IN 47706-1010
19527944 +EDI: PRA.COM Oct 15 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
19527262 +E-mail/Text: bankruptcy@prosper.com Oct 15 2018 19:23:33 Prosper Market Place Inc.,
101 2nd Street, Floor 15, San Francisco, CA 94105-3672
19527263 EDI: SEARS.COM Oct 15 2018 23:08:00 Sears/CBNA, P.O. Box 6282,
Sioux Falls, SD 57117-6282
19527265 +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Banana Rep, P.O. Box 965005,
Orlando, FL 32896-5005
19527266 +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Discount Tire, P.O. Box 965036,
Orlando, FL 32896-5036
19527267 EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Home, Attn: Bankruptcy,
P.O. Box 965061, Orlando, FL 32896-5061
19527268 +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Ikea, P.O. Box 965005,
Orlando, FL 32896-5005
19527269 +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/JCPenney, P.O. Box 105972,
Atlanta, GA 30348-5972
19527270 EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Lowes, Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
19527272 +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Value City, P.O. Box 965036,
Orlando, FL 32896-5036

District/off: 0648-3

User: williamt
Form ID: 309A

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Total Noticed: 46

Date Rcvd: Oct 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

19527273 EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Walmart, Attn: Bankruptcy Department,
P.O. Box 965060, Orlando, FL 32896-5060
19527274 +EDI: WTRRRNBANK.COM Oct 15 2018 23:08:00 TD Bank USA/Target Credit, P.O. Box 673,
Minneapolis, MN 55440-0673
19527275 +E-mail/Text: bankruptcy@huntington.com Oct 15 2018 19:23:04 The Huntington National Bank,
P.O. Box 1558, Columbus, OH 43216-1558
19527278 +EDI: WFFC.COM Oct 15 2018 23:08:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

19527240* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
19527245* +Dept of Education/NelNet, 121 S. 13th Street, Lincoln, NE 68508-1904
19527246* +Dept of Education/NelNet, 121 S. 13th Street, Lincoln, NE 68508-1904
19527247* +Dept of Education/NelNet, 121 S. 13th Street, Lincoln, NE 68508-1904
19527258* Nelnet Loan Services, 3015 S. Parker Road, Suite 400, Indianapolis, IN 46240
19527271* Synchrony Bank/Lowes, Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Asst US Trustee (Day) USTPRegion09.CB.ECF@usdoj.gov
David L Mikel ch7trustee@dmikellaw.com, oh60@ecfcbis.com
Douglas Andrew Venters on behalf of Joint Debtor Hannah Marie Winters aeventers@millerluring.com
Douglas Andrew Venters on behalf of Debtor Donald Gene Winters aeventers@millerluring.com
TOTAL: 4